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#3

PATENT

Case Docket No. 1DATA.047A

Date: April 1, 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Daniel Ahles and
Randy Templeton

App. No. : 10/041954

Filed : January 07, 2002

For : SYSTEMS AND METHODS
FOR SELECTIVELY
DELAYING FINANCIAL
TRANSACTIONS

) I hereby certify that this correspondence and all marked
) attachments are being deposited with the United States
) Postal Service as first class mail in an envelope addressed
) to: United States Patent and Trademark Office, P.O. Box
2327, Arlington, VA 22202, on

April 1, 2002

(Date)

Michael H. Tremholm, Reg. No. 37,743

Group Art Unit : 2161

TRANSMITTAL LETTER

United States Patent and Trademark Office
P.O. Box 2327
Arlington, VA 22202

ATTENTION: BOX MISSING PARTS

Dear Sir:

In response to the Notice to File Missing Parts of Application Under 37 CFR 1.53(f), which was mailed by the Office on January 31, 2002, enclosed are:

- (X) An executed Declaration by Inventor.
- () A Declaration and Power of Attorney.
- (X) A Power of Attorney Form and Copy of Assignment.
- () The present application qualifies for small entity status under 37 C.F.R. § 1.27.
- () A certified copy of a(n) application.
- (X) A Notice to File Missing Parts.
- (X) Return prepaid postcard.

PATENT

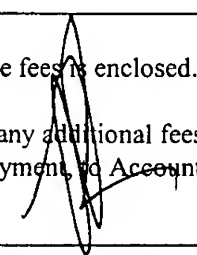
Case Docket No. 1DATA.047A

Date: April 1, 2002

(X) Fees as calculated below:

FILING FEE	\$ 740
FEE FOR 59 CLAIMS OVER 20	\$ 1,062
FEE FOR 2 INDEPENDENT CLAIMS OVER 3	\$ 168
SURCHARGE 37 CFR 1.16(e)	\$ +130
TOTAL OF ABOVE CALCULATIONS	\$ 2,100
REDUCTION BY 1/2 FOR FILING BY SMALL ENTITY. Note 37 CFR 1.9, 1.27, 1.28. If applicable, verified statement must be attached. \$ - 0	
TOTAL FEES SUBMITTED HERewith	\$ 2,100

- (X) A check in the amount of \$2,100 to cover the above fees is enclosed.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment, to Account No. 11-1410.



Michael H. Trenholm
Registration No. 37,743
Attorney of Record

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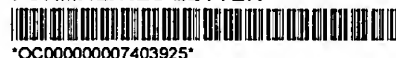
APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/041,954	01/07/2002		1DATA.047A

20995
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NEWPORT BEACH, CA 92660



CONFIRMATION NO. 4914

FORMALITIES LETTER



OC000000007403925

Date Mailed: 01/31/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 740 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$1230.
 - \$1062 for 59 total claims over 20.
 - \$168 for 2 independent claims over 3 .
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 2100.

04/09/2002 ROSMANI 00000011 10041954

01 FC:101	740.00 OP
02 FC:102	168.00 OP
03 FC:103	1062.00 OP
04 FC:105	130.00 OP

*A copy of this notice **MUST** be returned with the reply.*

S. Gervais
Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE